



# CLARION

VOL. 15, NO. 2 (issue no. 50)

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JUNE/JULY, 1998





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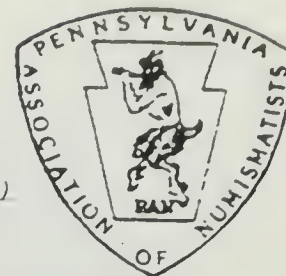
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# Pennsylvania Association of Numismatists

**State Charter 1984 Corporate #777790 Federal I.D. Tax #25-1519242**

*Affiliated with the American Numismatic Assn. (C-101441) and Eastern States Numis. Assn. (C-130)*

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## *President's Message*

With the spring convention behind us, our attention now focuses on our 20th anniversary fall convention. Plans are underway and work is proceeding to make this convention one to truly remember. There will be something for everyone.

We will have dealers from all over the country, who will be offering many different collectibles, a token swap meet, educational programs on a variety of topics, the Coins For Kids program, fascinating exhibits, a banquet with a special guest speaker, a raffle with all GOLD or PLAT-

INUM coins, and of course the opportunity to meet new and old friends alike. Please mark your calendar and plan on attending the October 23-25 PAN Convention.



Those of you who have access to the Web can check out PAN at this site: [http://www.money.org/club\\_pan.html](http://www.money.org/club_pan.html). There are many pages of information about PAN and articles previously printed in the CLARION. Let us know what you think about our web-site.

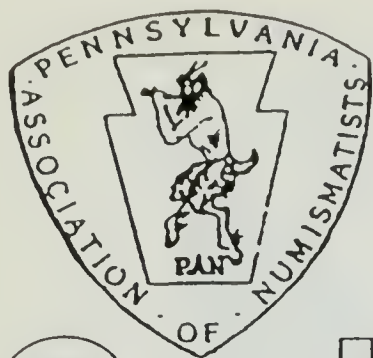
We are getting close to knowing the final design for the 1999 Pennsylvania commemorative quarter. PAN judges have selected the winning designs in our contest, and those winners have been rewarded. Check out the stories on quarter designs on pages 6 and 7. I hope that collecting all 50 of the state quarters will provide the opportunity to get more children involved in collecting coins.

As PAN continues to become more successful, we can do more for the collector and numismatist - as shown by our newly-announced PAN Travel Grants to numismatic scholars on page 15.

We welcome any and all suggestions for improving PAN as well as ideas to stimulate more interest in attending our conventions. We have already received some exceptional ideas from dealers - helping to increase attendance at our "Coins For Kids" programs, and our "Coins for A's" program has been expanding, as well. With more kids interested, of course we reach more parents, and more parents bring more business. So, your ideas are more than welcome.

My best wishes for a wonderful, safe summer, and I hope to see you at the PAN Convention in the fall

Sincerely,  
Richard E. Cross  
President



# P.A.N. Coin Show

Convention of the Pennsylvania Association of Numismatists

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Affiliated with the American Numismatic Assn. (C-10144) and Eastern States Numis. Assn. (C-130)

P.O. Box 1079, Lancaster, Pa. 17608-1079

May 20, 1998

Dear Jim:

Congratulations! You are one of the three winners in the design contest sponsored by P.A.N. for the new Pennsylvania Quarter.

Enclosed is your award of a new \$100 note.

All of the design suggestions sent to P.A.N. were passed on to Governor Ridge for consideration in the state's selection process -- but, of course, the three winners in the P.A.N. contest will not necessarily be selected as finalists in the state's competition.

We appreciate your interest in this contest -- and whatever is the final design selected for the Pennsylvania Quarter (to be issued in 1999), you can be proud to know that the Pennsylvania Association of Numismatists believe that your proposed design is an excellent suggestion.

Sincerely,

*Rich Duncan*

Richard B. Duncan

For the P.A.N. Quarter Design Contest



**Here's the letter that went to each of the winners in PAN's Quarter Design Contest.**

The winners in the PAN Quarter Design Contest are at the right. Each design won the PAN prize of a new \$100 note.

**Top:** The design suggestion from Jim Garraway of Mechanicsburg, PA features the First Congress Building, located in Philadelphia. This was the site of Washington's second inaugural address (which was the shortest one on record).

**Center:** Roy Gallant of Edinboro, PA suggested a design primarily composed of letters and numbers - with the Roman numerals for 1787 within a keystone.

**Bottom:** Jonathan Piper of Greensburg, PA is only 13 years old, but his idea showing mountain laurel, the PA outline and a two-star shield (for the 2nd state) was also a winner. The judges didn't care that he misspelled "Pennsylvania."



# PAN's SPRING SHOW. . . AND QUARTER DESIGN WINNERS

The Spring PAN Convention was another special occasion - with 107 dealer tables and those dealers coming from 15 states. (See the listing on the following pages.)

We also enjoyed several fine educational forums - as well as another "Coins 4 Kids" seminar that filled the meeting room with youngsters, plus parents, who were genuinely interested in the hobby. PAN staff members Don Carlucci and Wayne Hornen did a great job, as usual, and the youngsters were delighted to pick up books and coins that had been donated for this program.

## Quarter Design Contest

More than 60 suggested designs had been submitted for PAN's Quarter Design Contest, and all of them were on display. The judges had a very difficult time picking three winners, but they finally did so -- and on May 20, each of those lucky winners was mailed his prize of a new \$100 note. As pointed out in the letter to each winner, every design submitted in the PAN Contest was passed on to Governor Ridge, so they could be considered for the final design appearing on Quarters issued by the U.S. Mint next year.

## PA's Final Choice?

The numismatic press has reported on the "finalists" for each of the four states to be commemorated on the reverse of U.S. quarters in 1999 -- and, in fact, by the time this Clarion reaches you, they may have picked PA's "winner." As you can see from the three PA "finalists" - shown on this page - they include some design elements that were suggested in the PAN design contest. Yes, this is an exciting time for coin collectors -- and we are all eagerly awaiting the minting of 1999 Quarters honoring Pennsylvania.



The "finalists" for the PA quarter (above) include several symbols of our state, such as Mountain Laurel, a Ruffed Grouse and "Miss Liberty" (from the top of the PA Capitol Building), plus a Keystone and an outline of the state. These designs were done by U.S. government artists, using design elements suggested by the Pennsylvania Commemorative Design Committee. Another design had William Penn shaking hands with an Indian, but that was rejected by the Fine Arts Commission.

# Dealers at the Spring PAN Show

PAN Conventions have become more successful all the time. Here's the list of dealers (at 107 tables) who participated in the Spring PAN Convention, held May 8-10 at the Pittsburgh Expo Center in Monroeville, PA. They came from 15 states.

---

ATEX, Solon, OH	CJ's COLLECTIBLE COINS, Pittsburgh, PA	JOE FUSCO, Gr. Island, NY	GERALD T. KRUPA, Lemont, PA
ACROPOLIS COINS, Morgantown, WV	CAMBRIA COIN, Johnstown, PA	GOLDEN EAGLE COIN & JEWELRY, Laurel, MD	L B P NUMISMATICS, Three Bridges, NJ
ALCO SUPPLIES Galena, OH	CARAT-COIN-COLLECTIBLES, North Olmsted, OH	GREAT LAKES COIN CO., Cleveland, OH	L & M COINS, Pittsburgh, PA
ALEXANDER BROWN, INC., Cincinnati, OH	CLASSIC COINS, Langhorne, PA	HCC INC., Toledo, OH	L S C O A , Durham, NC
AMERICAN COLLECTOR SERVICES, Ellenton, FL	CLAIRE'S CORNER, Rockville, MD	ROBERT S. HARLOW RARE COINS, Townsend, MA	LETCHWORTH COINS, Perry, NY
DAVID AMEY, Woodstock, MD	THE COINERY, Lockport, NY	J.M. HIGGINS, McKees Rocks, PA	LIBERTY COIN CO., Pittsburgh, PA
ANTIETAM COIN EXCHANGE, Hagerstown, MD	COINS OF MERRITT, Felts Mills, NY	HOOSIER HILLS PRECIOUS METALS, Salem, IN	M P M J COINS, Southfield, MI
DONALD APTE, INC. Vienna, VA	CROSS COIN CO., Fogelsville, PA	INVESTMENT QUALITY COINS, North Wales, PA	MR. K's COINS, Pittsburgh, PA
SAMUEL BAUER, Lyndora, PA	D & R NUMISMATICS, North Canton, OH	IRON CITY COIN CO., Wendell, PA	DON MACK COINS, Clinton Township, MI
DAVE BERG LTD., Portersville, PA	DELAWARE VALLEY RARE COIN CO., Broomall, PA	ISLAND COINS, Tilghman Island, MD	WALTER MAGNUS, Burseson, TX
GORDON BERG, Rockville, MD	ANTHONY DENNY, Erie, PA	J E L COINS, Baltimore, MD	MAINLINE COIN CO., Ardmore, PA
BOB & RICH, Cranberry Township, PA	EXCELSIOR COINS., Morgantown, WV	A.E. JOHNBRIER COINS, Bowie, MD	MERCURY NUMISMATICS, Falls Church, VA
AL BOULANGER, Ypsilanti, MI	EXECUTIVE COIN, Stow, OH	STUART JONES, Belair, MD	MIKE's RARE COINS & ERRORS, New Bedford, MA
	FAIRWAY COINS, New Matamoras, OH	JAY KING, Logansport, IN	MORGANTOWN COINS, Star City, WV
	FEDERAL COIN EXCHANGE, Cleveland, OH	BUD KOLANDA, Binghamton, NY	THE NICKEL TRADER, McMurray, PA
	TOM FORT, Pittsburgh, PA	EDWARD A. KROVINIAK, Pittsburgh, PA	OLDIES & GOODIES, Pittsburgh, PA
	COLEMAN FOSTER, Austin, TX	DAVE KREAMER, Boalsburg, PA	PJ's COINS, Erie, PA



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West Mifflin, PA

DAN. PAZSINT,  
Wampum, PA

PEGASI  
NUMISMATICS,  
Holicong, PA

PETERSON'S COINS,  
Johnstown, PA

PLAZA HOBBY,  
Lavale, MD

POCKET CHANGE,  
Erie, PA

PROCOINS, Allison  
Park, PA

JAN & FRANK  
PUGLIESE,  
Boonsboro, MD

R M C C, Erie, PA

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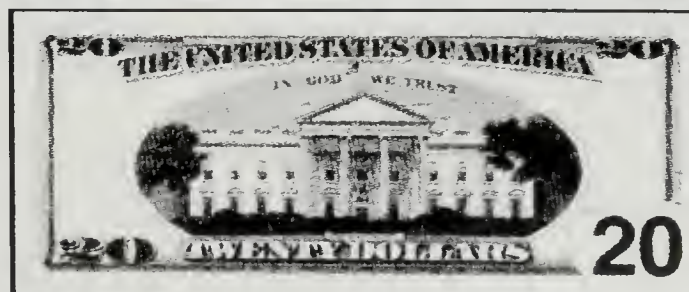
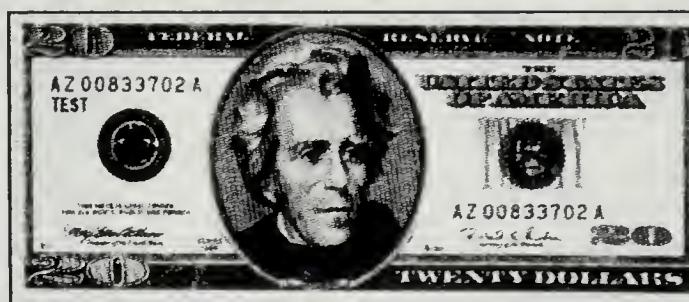
## The New \$20 Notes

We won't be seeing them in circulation until the Fall, but the Bureau of Printing & Engraving has given a preview of what the new \$20 notes will look like.

Similar to the new \$100s and \$50s, the new \$20s have a larger portrait (Jackson, of course) and it's off-center to the left. There are also security measures as used on the larger notes -- a second portrait that can be seen when the note is held up to the light; a security thread; fine-line printing around the portrait (and around the White House - a north-side picture - on the back); color-shifting ink on the "20" on the face; and microprinting

The fine-line printing is a major design change from the printing on the new \$50 and \$100 notes. On the \$20, there are wavy lines around the Jackson portrait and within the oval frame.

It also contains aids for folks with fading sight - a larger "20" on the back. (This is a feature that appeared first on the \$50 note.) And, in fact, it includes a brand new aid for the blind - a machine-readable feature so the sightless can tell that it is a \$20 note.



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Mint Director Philip Diehl (center) holds a gift of Lancaster County pretzels as he's flanked by Red Rose Club Pres. Kerry Wetterstrom (left) and John Eshbach, who arranged for Diehl's visit to Lancaster.



John Eshbach (who's been active as an ANA exhibitor, judge and volunteer) received the ANA President's Award Oct. 16, 1997, when ANA President Anthony Swiatek (right) spoke at the Red Rose Club.

# Mint Director at Lancaster Club

One of the most successful local coin clubs in the country, Lancaster's Red Rose Coin Club seems to do a remarkable job of attracting top-notch speakers.

## A.N.A., Coin World Celebs

Within the past several months, their speakers have included A.N.A. President Anthony Swiatek and Coin World Editor, Beth Deisher.

The club has been in operation since 1958 - 40 years - and on June 1, the club celebrated its 700th meeting. (They now hold two meetings every month.) For this special occasion, they obtained another very special speaker -- Philip N. Diehl, Director of the U.S. Mint.

## Mint Director

Mr. Diehl proved to be a very friendly, down-to-earth chap, who drove up from Washington the afternoon of Monday, June 1 (with the top down on his convertible). Along with him came publicist, Lynn Parrish - also very friendly and knowledgeable.

Six of us joined the two of them at a local restaurant for a seafood dinner prior to the club meeting - and Diehl promptly removed his tie to dispense with formalities. The rest of us followed suit - except for club President Kerry Wetterstrom. (He apparently figured someone should

represent a "class act.")

## A Good Crowd

A quick count of those present at the meeting at Lancaster's Farm & Home Center revealed 95 people - a pretty decent crowd. As planned beforehand, Pres. Kerry conducted a very short business meeting (about 15 minutes) before introducing our illustrious speaker.

## The "Low Down" at the Mint

Mr. Diehl noted that, under his direction, the Mint is doing its best to supply what is wanted by the public and to provide it promptly. He did add, however, that they have not always made customers happy.

He promptly apologized for the shortcomings of the Mint -- such as the sad story of the thousands of disappointed folks who did not get the Botanical Garden coin sets. This was the result of a projection of the potential demand that was far off the mark.

## Faster Deliveries

Also, concerning delivery time, he said deliveries had taken an average of eight weeks when he arrived on the job - which was not guaranteed to please customers. But now, over 95 percent of the deliveries to customers are accomplished in about three weeks. That's much closer to the kind of delivery the



public expects.

#### Prices

Another complaint from the public has concerned prices. Diehl noted that in the past two to three years, generally, the price of commemorative coins has not increased.

#### Too Many Commems?

Another complaint from the public has concerned the large number of commemorative coins. Unfortunately, Congress has seen such coins as money makers - and thus, seized on them to bring in revenue. Now, however, the number of commemorative coins is being reduced.

Beginning in 1994, the Mint Director's Office has been working with a Citizens' Advisory Committee. One result: Now, approximately 1.2 million commemorative coins are authorized per year -- compared with 12 million being authorized every year in the recent past. As a result, most commemorative coins are now holding their value in the secondary market.

#### Circulating Commems

Another way in which the U.S. Mint has answered the desires of the public is (The public wanted circulating commemorative coins. That's what we will have when the quarter designs begin circulating - honoring each of the 50 states.

By the mid-1960s, very few coins could be found in circulation that would be of interest to collectors.

That was when silver had been removed from coinage, and older coins had been culled from pocket change before they were seen by the general public. Now, however, the 50-state quarter program - signed by the President on December 1, 1997 - will renew the interest of the public. These coins will be circulated beginning early in 1999.

#### The First Five States

The first five states being represented on the quarters (coming in the order in which the states entered the union) will be Delaware, Pennsylvania, New Jersey, Georgia and Connecticut. The quarters featuring these states will all appear in circulation in 1999.

Mr. Diehl said that Pennsylvania is the most active state so far in public participation (probably due largely to PAN's design contest).

#### New Dollar Coin

Another coin that will certainly spark interest throughout the country is the dollar coin (to succeed the Susan B. Anthony Dollar). Diehl stated that the design for that coin is to be decided this month. (In fact, you may know the decision on that design before this issue of the CLARION arrives at your doorstep.)

#### The Quarter Program

Returning to the subject of the new quarters, Director Diehl noted that the quarter is the "work horse" of American commerce. He stated that these coins will be produced at both

the Philadelphia and Denver Mints (with the appropriate mint marks) - and each state's coin will be minted for about 10 weeks. As the quarters appear in circulation, the quantities minted will undoubtedly increase due to demand - and he expects that the demand will be huge after the first two or three designs appear.

#### Proof & Mint Sets

Concerning Proof Sets and Mint Sets, yes - all 5 of the year's quarters will be included each year -- meaning that there will be nine coins in such sets. And, after the new dollar coin is issued, there will be ten coins in each Proof Set and Mint Set.

He added that the silver sets will also contain the five quarters being issued in each year. To reiterate, five states will be represented by designs on quarters in each year -- for the next 10 years. And, he noted, if during those 10 years, we add another state to the union, that state would follow after the 50 (with its design on another quarter).

#### Questions

In a question-and-answer period following his talk, Mr. Diehl was again asked about the problems that occurred with the Botanical Garden Sets. He said that they expected the quantities minted would last about six weeks -- but the supply actually was sold out in just six days. Now, they have learned that they should accept orders for a period of six

weeks (whatever the total number may be), and then shut off the acceptance of orders. Apparently, this policy has worked well with the RFK and JFK commemoratives.

The basic intent of merchandising mint products is that they will retain the "sizzle" (value) in the secondary market in the months and years after they have been issued.

#### A Tip

Mr. Diehl suggested that whenever a collector is ordering coins from the mint (the new platinum coins, for example), that person should send in the order via overnight mail - to assure that it is received promptly by the mint, and that collector will most likely be among those lucky people who receive what's ordered. Don't try to "jump the gun," however. He said that they strictly observe the ordering dates. That is, if they say (for example), "Ordering will begin on July 1," don't send in an order at the end of June - because it won't be accepted.

#### "Where Are the 1998 Coins?"

One question concerned the few 1998 coins being seen. He said that the demand for coins has been slow recently, and thus, the 1998 coins remain in the vaults while the 1996 and 1997-dated coins are shipped to banks to answer customer demand.

He added that plenty of the 1998-dated coins will appear eventually, because millions of them have been

produced at the mints.

"How Do We Attract Kids?"

One questioner asked, "How Can We Get Young People Interested in This Hobby?" Diehl's answer: The 50-state Quarter program will undoubtedly attract young and old people alike. Most likely, he said, the big surge in interest will come after the third or fourth new quarters begin appearing (which means, of course, that you and I should make sure we put away a few of the first few new quarters).

Mr. Diehl said that the government expects to publicize facts about each state (as each state's quarter is issued) - such as the state's prominent people in history, the state bird, state flower, etc.

One person asked, "If you do expect a huge demand (after the first two or three designs appear), why not start right away with issuing large quantities -- beginning with the first (Delaware) issue?" Mr. Diehl answered that he will be surprised if they don't mint at least 500,000 of each design from the start -- but, he cautioned, "We don't want to flood the market."

"How About the PA Design?"

"When will the Pennsylvania design be announced?" Mr. Diehl said that Governor Ridge will be deciding on the final Pennsylvania design by July 1. Then, these Pennsylvania quarters will be issued beginning

about March, 1999.

"What about 'Plastic Money'?"

"Will plastic cards replace money in the near future?" Mr. Diehl said that "smart cards" are coming into popularity slowly, but they won't become a major factor in our monetary system for about 10 years.

After the formal part of the program, Mr. Diehl remained available for further individual questions - and there were many of those.

He was also "coerced" into posing for a few photos - for those of us who didn't want to miss the chance to appear in a photo next to such a celebrity.

Members of the local club truly appreciated his willingness to stay and speak to individuals -- particularly as he was driving on to West Chester, PA immediately following our evening meeting (appearing for another group the next day).

With folks such as Philip Diehl in charge of government coin programs, it appears we might be on the right track for the future of government coinage policies.

Now, all of the 95 people in attendance at the June 1 Red Rose Coin Club meeting are eagerly awaiting the new coins coming from the U.S. Mints - particularly the new quarters and the dollar coins.



# PAN Announces Travel Grants

**Purpose:** A PAN Travel Grant of up to \$2,000 will be granted annually to a *bona fide* numismatic scholar to cover some of the travel expenses that might be incurred in pursuit of research.

**Those Eligible:**

1. Any graduate student (Masters or PhD candidate) attending a PA college or university whose work substantially involves numismatics.
2. Any PA resident who is a graduate student (Masters or PhD candidate) and attending any college or university whose work substantially involves numismatics.
3. Any graduate student (Masters or PhD candidate) attending any college or university whose dissertation or thesis substantially involves PA numismatics.
4. Any researcher who is engaged in work which he/she plans to publish that substantially involves PA numismatics.
5. Any researcher who is a PA resident engaged in research that substantially involves numismatics and which he/she plans to publish.
6. Any member of PAN doing qualified research that substantially involves numismatics.

**How to Apply:**

In order to apply, a person must submit an application form, a written proposal of the work which he/she plans to undertake (a maximum of two typed pages), and two letters of recommendation. Graduate students must also submit proof of student status and/or PA residency. Non-graduate students must submit proof of PA residency, if their work does not involve PA numismatics, plus a full list of their publications in order to demonstrate their research credentials. Non-students without a publication record will not be eligible.

The above items must be submitted to PAN by January 1. The decision by the PAN Award Committee will be completed by February 15.

Application form may be obtained from:

**PA ASSN. OF NUMISMATISTS  
401 MEADOW STREET  
CHESWICK, PA 15024**

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## Show Calendar

August 1 -Lebanon. PA -Lebanon Valley C.C. Show, Lebanon Valley Plaza, Route 72.

August 5-9 - Portland, OR - American Numismatic Assn.National Convention, Oregon Convention Ctr.

Sept. 19,20 - Lancaster, PA - Red Rose C.C. Show, Farm & Home Center, Rte. 72 at Rte. 30.

Sept. 26 - Harrisburg, PA - Harrisburg C.C. Show, River Rescue Hdqrs., 1119 South Cameron St.

Oct. 23-25 - Monroeville, PA - PAN CONVENTION, Pittsburgh Expo Mart, Business Route 22 (PA Turnpike Exit 6).

# **"Outstanding Numismatist" Announced at C.P.N.A. Show**

The Central Pennsylvania Numismatic Association held its annual show at Lancaster's Farm and Home Center on Saturday and Sunday, April 4 and 5. The show was a very successful one, says President Phil Machonis, with a capacity group of 50 top dealers from several states, and outstanding educational exhibits.

The club also presented the prestigious "Wagner Award" (named for an outstanding numismatist from the Harrisburg Coin Club, now deceased). This award goes to the year's "Outstanding Numismatist in Central Pennsylvania."

## **The Outstanding Numismatist**

The nominees were: Herbert Baum, representing the Conrad Weiser Coin Club of Reading; Ralph Mills, from Red Rose Coin Club of Lancaster; William Miller, nominated by the Lebanon Valley Coin Club; and David Rittner, from the Harrisburg Coin Club. Each of these nominees was well qualified to receive the award, reported Awards Chairman Dick Duncan. Thus (as is frequently the case), the Awards Committee had to make a difficult choice and select just one as the 1998 winner.

The winner proved to be William J. Miller, from the Lebanon Coin Club. Miller is a member of several clubs -

including local, regional and national associations. He has served as President of both the Lebanon Valley and the Red Rose Coin Club.

He has served on the Board of Directors and chaired several committees in his club activities - including the show chairman, chair of club picnics, and trips to the Philadelphia Mint.

Miller has presented programs on a number of numismatic subjects - to several coin clubs and other organizations.

He has written articles, printed in many publications - on subjects such as "How to Run a Successful Coin Show."

He has done original research on such topics as coin photography, silver dollars, and Kennedy Half Dollars.

Miller has prepared exhibits featuring coins and medals, shown at many local, regional and national coin shows. . .and exhibits for the public during "National Coin Week."

The quality of his numismatic exhibits has been demonstrated by several exhibit awards - including "Best of Show" trophies at local and regional shows; and two "People's Choice" awards at regional shows.

And he won a second-place exhibit award in a difficult category (U.S. Coins) at a national convention of the American Numismatic Association.

The Wagner Award was presented at the annual Awards Banquet of the C.P.N.A., which was held at the Hotel Brunswick in downtown Lancaster.

### **Exhibit Award Winners**

Also at the banquet, exhibit Chair, Margaret Johnson gave out awards for exhibits displayed at the show.

The "Best of Show" award went to Dick Duncan for an exhibit of Red Rose Coin Club medals.

Tom Wilfred won the first-place exhibit award for his display showing endangered African animals in medallic art. Wilfred's exhibit also got the public's vote as winner of the "People's Choice Award."

Second-place went to John Eshbach for exhibiting literature associated with the first mail bid auction in the country. Jim Hebel garnered third place for his exhibit of Masonic tokens. Also, a very attractive non-competitive display of U.S. large cents was shown by Jerry Kochel.

The Central Pennsylvania Numismatic Association is an organization composed of clubs - helping clubs to coordinate show dates, providing speakers and judges, and making available (at no cost to clubs) the "People's Choice Awards."



**"Outstanding Numismatist" William Miller(right) accepts Wagner Award from C.P.N.A. Pres. Phil Machonis.**

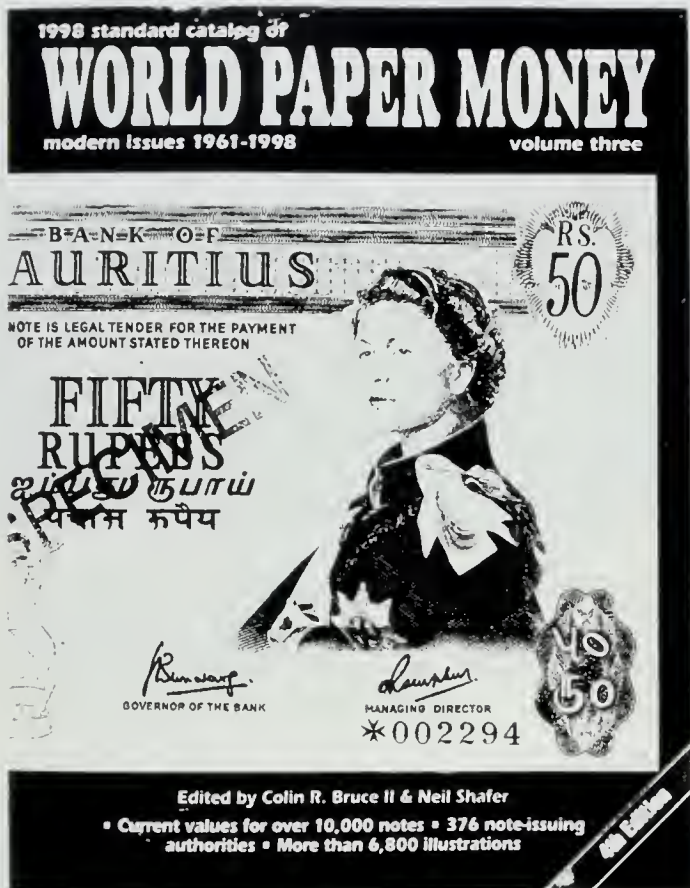


**Dick Duncan (left) accepts C.P.N.A. "Best of Show" trophy from Exhibit Chair Margaret Johnson.**



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Check the address label on the envelope this **CLARION** came in. If there's a number after your name, it should be an "8" - meaning your PAN dues are paid up for 1998. If it's not an "8," you'd better send in your \$7 dues fast - or this is the very last **CLARION** you'll receive!

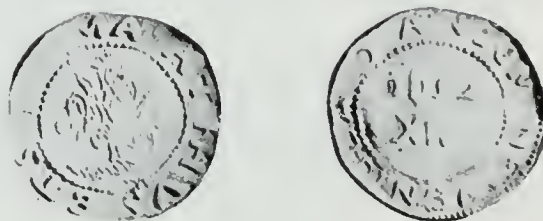


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It can be purchased from numismatic book dealers or directly from the publisher for \$34.95 plus \$3.25 shipping - from Krause Publications, Book Dept. NMR-8, 700 E. State St., Iola, WI 54990-0001.



John Hull's coins improved over the years, although all were dated 1652. From the top down (chronologically), he minted these shillings - New England type, Willow Tree, Oak Tree, and Pine Tree Shillings. Legend has it that when his daughter married, her dowry was her weight in Pine Tree Shillings.

# John Hull, Mintmaster

by Dick Duncan

If you're at all familiar with the name of John Hull, you most likely recall that he minted early Massachusetts coins such as the famous Pine Tree Shilling. There is more to the story of John Hull, however.

## Long Voyage

As a boy, he lived in Leicestershire, about 83 miles north of London, England. In 1635, when John was 11, his parents made the momentous decision to pull up stakes and travel across the ocean to America - their destination being very new and foreign, but at least having the familiar name of "New England." The voyage took six weeks, until their ship landed in Boston harbor on November 7.

The first Pilgrims had arrived in 1620, so the Bay Colony was truly a frontier just 15 years later. In 1635, there were 16 small towns -or plantations - and a population of about 3,000 in the Colony of Massachusetts Bay.

## A Bit of Schooling

John's schooling was under the firm hand of Philemon Portmort, the first schoolmaster of Boston, with classes held in the home. Incidentally, this was the beginning of the first public school system in America. The formal education of John Hull did not last long, as planting corn often took

him away from the books.

As good Puritans, the Hull family naturally joined the First Church, and spent long Sundays in the meetinghouse. Imagine the difficulty for an active, growing boy, having to sit quietly during sermons lasting three and four hours at a stretch!

## A Somber Life Style

The meetinghouse was also the center of all social life - as there were no theaters, libraries, concerts or dances, and no newspapers to spread the word about daily happenings. The Puritans allowed themselves just one holiday per year - Thanksgiving - and (hard to believe today) it was actually a day of fasting.

In fact, Christmas was not even celebrated, as this day (for the Puritans) was associated with the Pope and Roman Catholicism.

Relations between the natives of the country and the newcomers were relatively peaceful. A few years before the colonists arrived, an epidemic almost eliminated all Indians from eastern Massachusetts - and those remaining gave a friendly reception to the English newcomers. On their part, the colonists were, generally, just and kind to the Indians.



### Indian Wars

Of course, there were transgressions on both sides - thefts, harassment, and murders. The settlements on the frontier had the most trouble. During 1636 and 1637, the frontier settlements along the Connecticut River were frequently attacked and threatened by the Pequot tribe. The calls for aid received a response by men from the Massachusetts Bay and Plymouth Colonies. They sought the aid of other Indian tribes, and received help (some reluctantly) from Narragansetts, Mohicans and Niantics. They camped near the present Stonington, Connecticut, next to a two-acre stronghold of the Pequots - a fort of 70 thatch-roofed wigwams surrounded by closely-set tree trunks, with two entrances.

The attack came before dawn, with the English forces breaking into the camp and setting fire to the wigwams. Muskets brought down many of the fleeing Pequots, and most of those who escaped were killed by other colonists and their Indian allies. This brought relative peace to the colonies for nearly forty years.

### Blacksmith

His father, Robert Hull, was a blacksmith by trade, which meant that John learned the use of the hammer and anvil early in life. John was then apprenticed to learn the trade of goldsmith. The apprenticeship took a period of five to nine years at

that time, so John would have been in his mid-20s when he was ready to practice this trade.

The trade of goldsmith may seem an unlikely one in a society where the bare necessities were most needed - but many of the colonists came from well-to-do families, and were used to having quality furnishings and possessions in their homes.

### Silversmith

Perhaps more useful, however, John also became a silversmith - learning to make tankards, pitchers and other such useful objects. Such items were not only prized possessions, but they were also less likely to be stolen as the foreign silver coins used as the base material for such objects.

In the spring of 1847, John Hull married a Judith Quincy. The marriage was performed in the Hull home by John Winthrop, Governor of the Colony. A wedding gift to John from his father was the home itself (with the father able to live there during his lifetime). In that home, several children were born of John and Judith Hull, but only one, a daughter Hannah, was to survive beyond infancy.

The population of the Massachusetts Bay Colony increased substantially in its early days. By 1840, about twenty-one thousand men, women and children had arrived from Eng-



land, so it was natural that many hands were required just to feed, clothe and house the newcomers.

In the 1650s, ships from virtually all nations came to Boston to trade, and John Hull was becoming a leading Boston merchant, shipping his goods to many countries.

#### A Money Problem

Coins were very scarce in England at the time this country was first populated (due to poor regulation of currency as well as large debts incurred by reigning monarchs). The Pilgrims and Puritans had brought a small quantity of English coins with them, but this was insufficient to serve for currency among themselves and was of no value in trading with the Indians. Also, there was an unfavorable balance of trade - a problem inherent in virtually all new countries.

Thus, crops, animals and furs became the needed "coin of the realm," along with Indian wampum - but each of these had their drawbacks (too bulky for shipment across the ocean, fluctuating values, etc.).

#### The First Mint

His success as a silversmith meant that, in 1652, when the General Court decided to establish a mint and coin its own money, John Hull was a logical choice to become the mintmaster.

the minting of money was a guarded prerogative of the Mother Country, but Cromwell, busy with his own problems, couldn't prevent this action. It is surprising, however, that such a bold move in New England was allowed to continue for more than thirty years.

Hull took on Robert Sanderson as his partner in this venture. Little is recorded about Sanderson, except that before arriving in America, he had served as an apprentice to a silversmith in London for nine years.

#### Healthy Compensation

Payment was determined to be 15 pence per 20 shillings, and another penny was allowed per ounce of waste. The total compensation came to one shilling and sevenpence for every twenty shillings coined. The General Court agreed to this, and also to the erection of a building to serve as the mint on Hull's property. Further, all tools and equipment would be provided, with the cost borne by the Commonwealth.

The two men were sworn in, reciting their oath of office - an oath that was clearly and faithfully carried out, as evidenced by the fact that there was never any criticism of the work of the mint or the strict honesty of the two men during the life of the mint.

The leaders knew very well that The purity of the coinage was never

below that of English coinage, but the silver content of the coins was twenty-two and one-half percent less than that of English coins of the same denomination. The reasoning was that the lesser amount of silver would keep such coins within the borders of the colonies.

#### It Didn't Work

This idea didn't work, however. Thus, in May, 1654, the General Court announced that the exportation of money prevented the object for which it was coined - and emphasized that those exporting it were losing twenty-five percent, because these shillings were worth only ninepence in England.

In an attempt to eliminate the exporting of money, searchers for money were placed at each port, and heavy penalties were provided. Every "lawbreaker" carrying away more than twenty shillings would lose "his whole visible estate." This prohibition did not prove successful.

The original act of 1652 specified that the coins should be flat and square - but no coins were minted according to this directive, as the committee later decided they should be round.

#### "New England" Coins

The first coins minted - called the New England Shillings, Sixpences and Threepences - were quite crude and irregular in shape. The dies were simple punches, on one end of

which were the letters for the obverse ("NE"), and on the other end were the numerals for the reverse. They were struck on opposite ends of the planchet, so they wouldn't obliterate or deface the other side. The dies were not made of the best metal, and quickly wore out, so they were used for just a short time. At least three dies for the shilling were made. The shillings are now rare, and the sixpences more so. Only two examples of the threepence are known.

It was soon found that the simple design and irregular shape would invite clipping, and it was not difficult to create counterfeits.

#### A Better Idea

Thus, new specifications were made, stating that all pieces, both shillings and smaller pieces, would have a double ring on each side, with the inscription "Massachusetts" and a tree in the center on one side; and "New England" plus the date on the other side. From the date of these new specifications - October 19, 1652 - until the mint closed, this form was continued, showing a tree within a double ring of dots.

The type of tree was changed three times, but the date of 1652 remained unchanged.

#### "Willow Tree" Coins

First came the "willow tree" design, which was very crude in the design and the minting. In his book, *The*



*Early Coins of America*,” Sylvester S. Crosby says of these coins that “they deserve none other than a position among the experimental attempts of novices in the art of coining.”

#### “Oak Tree” Coins

At some time during the decade from 1652 to 1662, the willow tree was replaced by an oak tree on the obverse, appearing on the shilling, sixpence and the threepence, and the date of 1652 was continued.

Because more diversity in coinage was still needed for trade, a twopence coin was added in 1652, and carried this later date.

The oak tree coins were minted for at least ten years, and comprise about one-third of the total coinage produced by Hull and Sanderson. Fifteen varieties of the shilling have been identified, ten of the sixpence, seven of the threepence and four of the twopence.

#### “Pine Tree Shillings”

In about 1663, the oak was replaced by a pine tree on the shillings, sixpences and threepences, with the date continuing to be 1652. the last of the coins minted by Hull and Sanderson, this pine tree money was coined for a much longer period than any of the others, and therefore many more examples remain available to the collector.

At least 27 obverse dies of the pine tree shilling have been identified,

and several of both the sixpence and the threepence. During the period they were coined, the diameter of the shilling got slightly smaller (from 30 mm down to 22 mm), but the thickness increased in order to keep the weight at the same level.

#### Their Best Work

The quality of the dies improved as this “Pine Tree Money” (also called “Bay Shillings”) came out of the Hull mint. Thus, a small, well-struck shilling undoubtedly was minted at a later date than a broader, poorly-struck shilling. The Pine Tree Shillings were used in Massachusetts as well as in neighboring colonies for many years because they were of good quality (and plentiful). In fact, they were even used for currency as late as the American Revolution.

#### Why the Same Date?

Virtually every coin coming from the Hull mint carried the date 1652. Why? It has been suggested that this was done to deceive the King of England - making it appear that the coins were only minted in that year.

There are no reliable records to show exactly how many of these silver coins were minted

#### A Profitable Business

Several times during the life of the mint, the subject of compensation was reintroduced between Hull and the General Court. The first agreement (giving the minters fifteen pence from every pound, plus one penny an ounce for waste), was



continued remained in effect until 1660, when the General Court decided it was rather excessive. A committee was appointed to deal with this matter. It reported back that the mintmasters wouldn't budge - but they offered 10 pounds as a gift to the Colony. The committee refused this offer, but the General Court overruled them and accepted the gift. The committee was directed to continue negotiations with Hull and Sanderson, but were apparently unsuccessful.

#### They Knew "A Good Deal"

In 1667, another attempt was made to get better terms. Hull and Sanderson did budge a little this time - making additional "gifts" to the treasury. In 1675, a new contract gave the treasury somewhat more favorable terms - providing the mint with fifteen pence for every twenty shillings minted, with twenty pounds as a gift from the mint to the treasury every year.

When Charles II became King of England in 1660, the colonists were increasingly in disfavor - so it's surprising that the General Court of Massachusetts would pass a new coinage act in 1662, and continue to mint coins for more than 20 years after that. A Royal Commission was sent to investigate the colonies in May, 1665, and at that time noted the violation of the "Royal Prerogative" to produce coins. But the Colony continued ignoring this.

It's apparently impossible to state exactly when the mint was closed. Hull died in 1683, but it's possible that Sanderson continued to produce coins there until about 1686.

#### Other Ideas

During the three decades of coining of this colonial money, one or two attempts were made to change the plan or the type of money produced. In 1667, a man named Joseph Jenks from Lynn, Massachusetts offered a proposal "for making money," but it was deemed not acceptable by the General Court.

The importation of Spanish money was so widespread that efforts were frequently made to introduce it as part of America's official currency. Finally, on October 8, 1672, an act was passed stating that the "Spanish dollar" or "piece of eight" would be acceptable for six shillings-provided it was presented to the mint of Hull and Sanderson, who would then approve it as the proper weight and alloy by stamping it with "NE." Any Spanish coins that were under the proper weight could also be used as currency when stamped with their correct weight.

That's the story of a mint which usurped what was always the exclusive prerogative of sovereignty.

.....  
The information in this article is from a book entitled, *John Hull, Builder of the Bay Colony*, by Hermann Frederick Clarke, A.B., printed in 1993.

# MONEY TALKS: The Numismatic Radio Show

MONEY TALKS is a one-minute radio spot produced by the A.N.A. in Colorado Springs. They run daily, and each covers a different topic related to coins, medals, tokens or paper money. It began on Public Radio in 1992, and now reaches more than 500 stations across the United States.

.....  
This one was broadcast January 6, 1997:

## Emperor Norton of San Francisco by Robert Leonard

On January 8, 1990, a man fell dead on the streets of San Francisco. He was so mourned that flags were flown at half staff and 30,000 people attended his funeral. For this was Norton the First, Emperor of the United States.

Joshua Norton wasn't always an emperor. In 1849, he came to San Francisco where he established himself as a merchant. During the Gold Rush, food and supplies were expensive, since everything had to be imported.

And no merchant was as successful as Joshua Norton. He and his partners began to buy cargoes from consignees even before the vessels arrived in port. This gave Norton much greater control over the market. In 1852, he built the first rice mill on the Pacific Coast. People began to call him a genius and greet him on the street with a "How are you, Emperor?"

But late in 1852, Norton overreached himself. He tried to corner the supply of rice, but failed and was ruined. After many lawsuits, he was forced into bankruptcy.

The years of litigation and his sudden poverty finally affected his mind. He once walked into a San Francisco newspaper office and handed over a notice

If you'd like to hear the show on your local airwaves, write to your public broadcasting station and request MONEY TALKS. It's provided free of charge. For info, contact: Education Director, American Numismatic Assn., 818 North Cascade Ave., Colo. Springs, CO 80903. (Phone (719) 632-2646)

.....  
proclaiming himself Norton the First, Emperor of the United States. Remembering Norton's past kindnesses, the people of San Francisco humored him in his delusion from then on.

Friends paid his expenses for several years. A Masonic Lodge paid the rent on his rooming house "castle," and the city government bought military uniforms for him. During these years, Emperor Norton supported himself by spending "Bonds of the Empire," which he had printed himself. These notes have Norton's portrait and signature. They're quite rare today. . .giving us just a brief glimpse of one of San Francisco's more colorful characters.

This has been "Money Talks." Today's program was written by Robert Leonard and underwritten by Ganz & Hollinger, a Full Service New York City national law firm. "Money Talks" is a copyrighted production of the American Numismatic Assn., 818 North Cascade Avenue, Colorado Springs, Colorado 80903, 719/632-2646 ana @ money org, [http://www, money. org](http://www.money.org)  
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# Award Nominations Requested

Nominations are now needed by PAN for the 1998 Frank Gasparro "Numismatist of the Year" award and the Gilroy Roberts "Literary Award". Please return your nominations by June 30, 1998.

The criteria used to determine the recipient of the Gasparro Award is based on:

1. Active membership in PAN plus other national and local coin clubs.
2. Serving as a club officer or working on special committees such as coin shows, National Coin Week, or other important activities.
3. Exhibiting at coin shows.
4. Writing articles for the Clarion and other numismatic publications.
5. Making presentations at club meetings and other non-numismatic organizations.
6. Acquainting non-collectors to the numismatic hobby.

Criteria for determining the recipient of the Roberts Award is based on one's literary contribution, especially those pertaining to Pennsylvania numismatics. This includes:

1. Books
2. The PAN journal (The Clarion)
3. Other numismatic journals
4. Non-numismatic publications.

I would like to nominate the following numismatist for the Frank Gasparro Award..

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Include your name and telephone number in case we need additional information.

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1880-P	1882-O	1885-P	1889-P	1899-O	1921-D
1880-S	1882-S	1885-O	1890-P	1900-P	1921-S
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